



**Timothy W. Dore**  
**U.S. Bankruptcy Court Judge**  
(Dated as of Entered on Docket date above)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

IN RE:

Barjinder Singh and Harbhajan Kaur,

Debtors.

Case No. 13-10691-TWD

Adversary No. 13-01247-TWD

**JUDGMENT**

Barjinder Singh and Harbhajan Kaur,

Plaintiffs,

v.

Key Bank, N.A.,

Defendant.

THIS MATTER having come *Ex-Parte* before the Judge of the above-entitled Court upon the Stipulation entered into by Plaintiffs Barjinder Singh and Harbhajan Kaur (“Debtors”), by and through their counsel Christina L. Henry, and KeyBank, N.A., through their representative, Milan Kubat of Weltman, Weinberg & Reis Co., LPA, NOW THEREFORE, it is hereby:

JUDGMENT

**HENRY DEGRAFF &  
McCORMICK, P.S.**

1833 N 105<sup>TH</sup> ST., STE 200  
SEATTLE, WASHINGTON 98133  
telephone (206) 330-0595

1 ORDERED that KeyBank, N.A.'s Deed of Trust recorded in Washington State in King  
2 County real estate records under Recording No. 20071017001908 is a completely unsecured lien  
3 on the property located at 4458 S 188th Pl, Seatac, WA 98188-5035 ("Residence).

4 IT IS FURTHER ORDERED that said lien is hereby avoided pursuant to 11 U.S.C. §506  
5 and §1322 and is no longer a lien against Plaintiff's Residence. PROVIDED that if this case is  
6 dismissed or converted to one under Chapter 7, the avoided Deed of Trust is reinstated as a lien  
7 against the above-described Residence.  
8

9 IT IS FURTHER ORDERED that Defendant's claim shall be treated as a general  
10 unsecured claim for purposes of this chapter 13 bankruptcy.

11 //END OF ORDER//

12 Presented by:

13  
14 HENRY, DEGRAAFF & MCCORMICK. P.S.

15 By: /s/ Christina L Henry

16 Christina Latta Henry, WSBA #31273

17 Attorney for Debtors

18 Respectfully Submitted

19 Agreed as to Form by:

20 WELTMAN, WEINBERG & REIS CO., LPA

21 By: /s/Milan Kubat

22 Milan Kubat, Authorized agent for KeyBank, N.A.

23 323 W. Lakeside Ave,

24 Suite 200

25 Cleveland, OH 44113-1099  
26  
27

JUDGMENT

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